

Figure 101

Invoice 216

Summary Agent 214

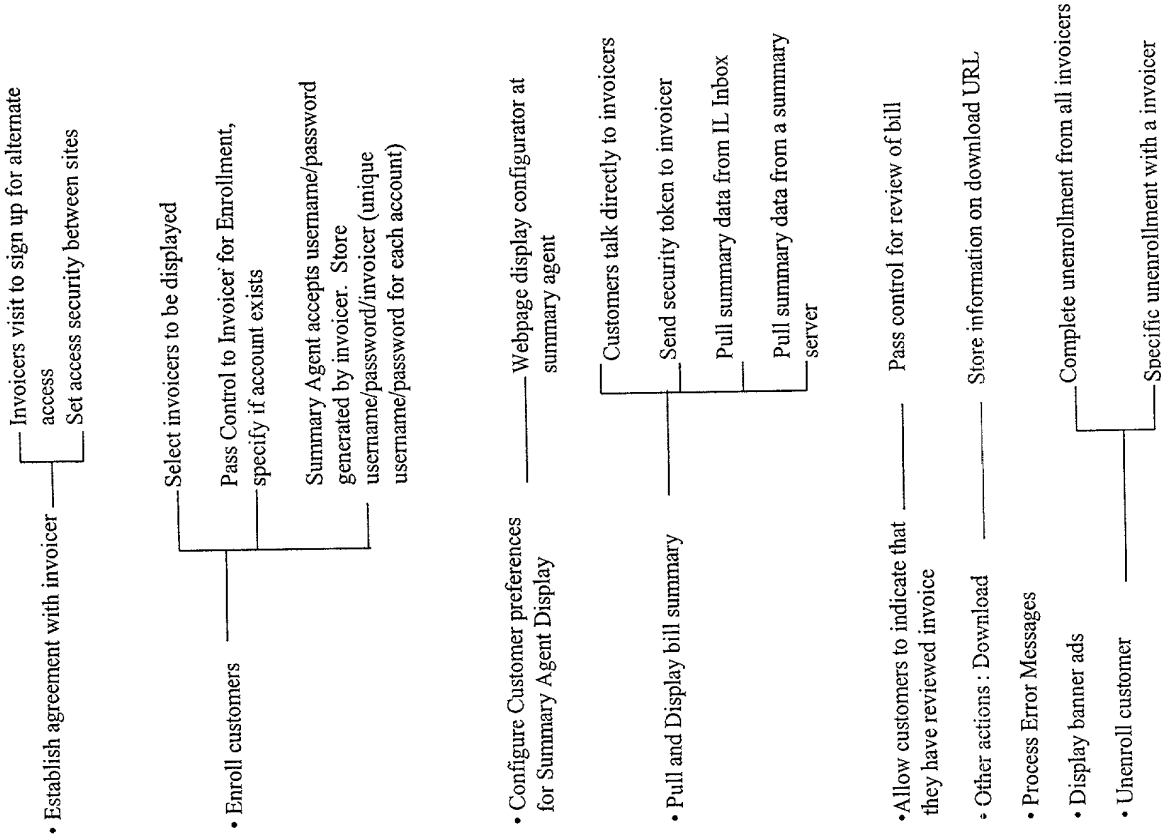
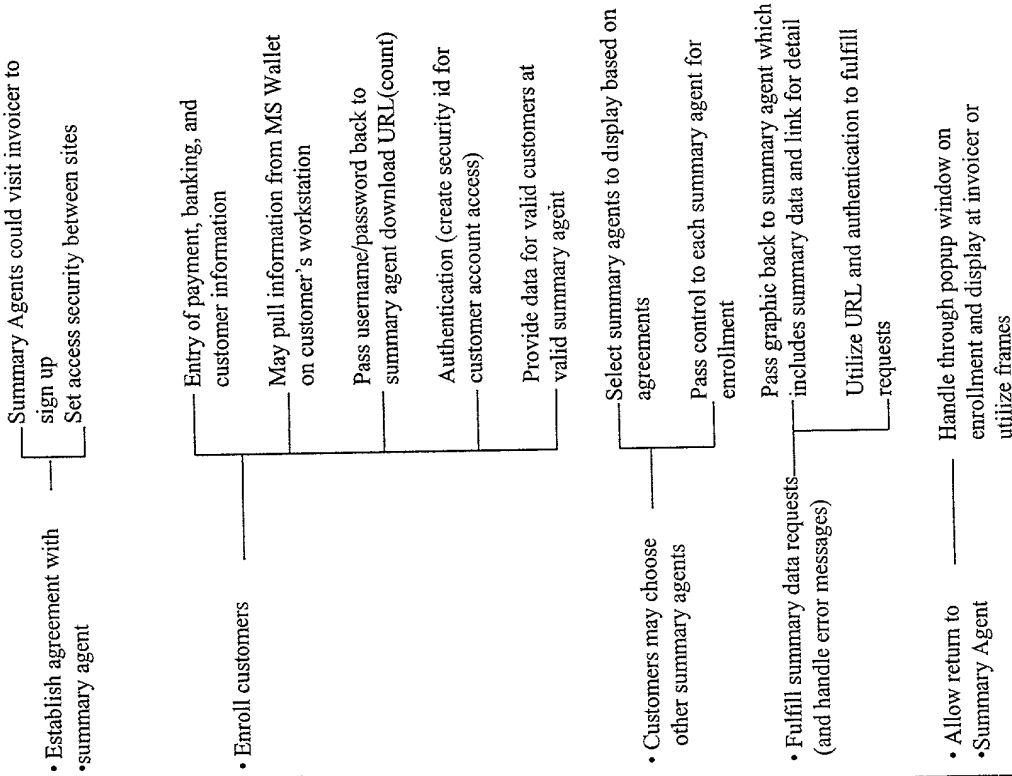


Figure 102



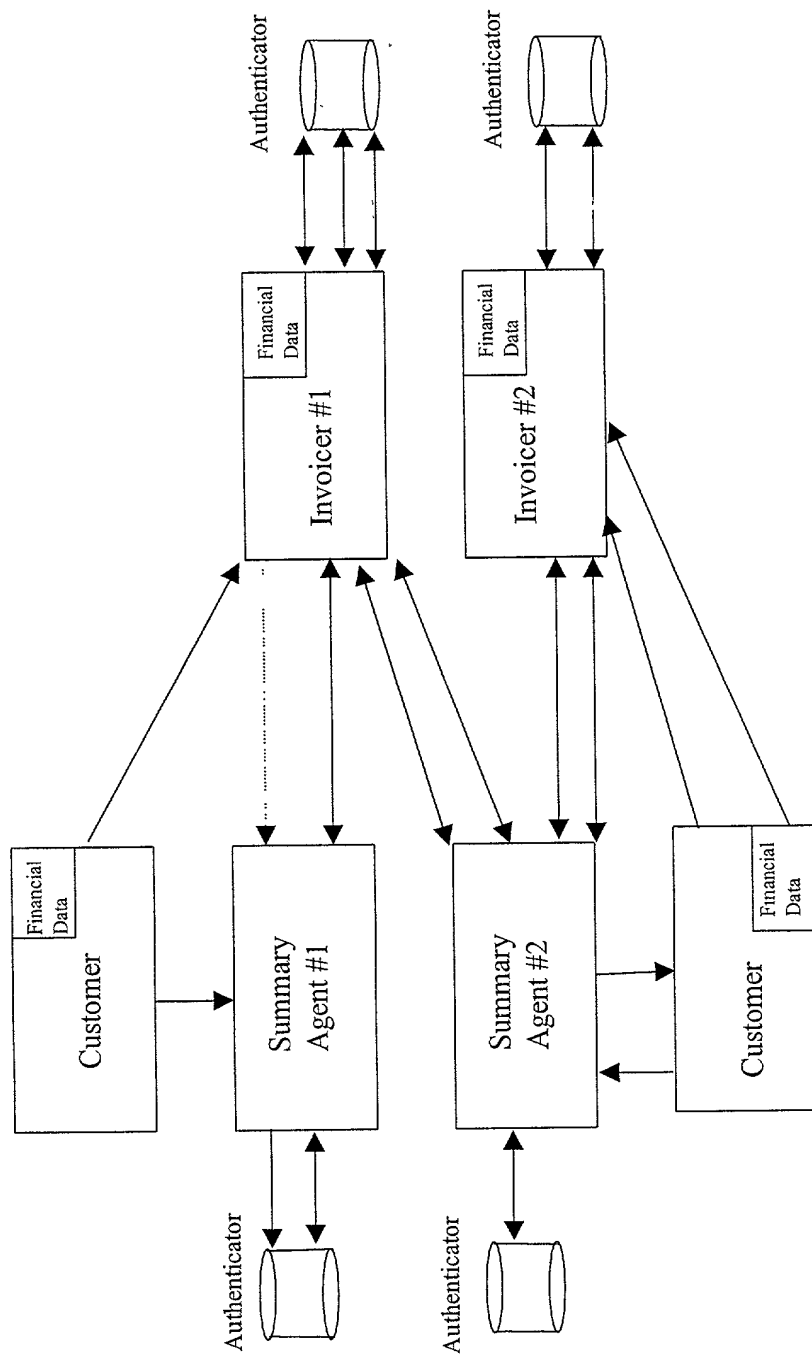


Figure 103

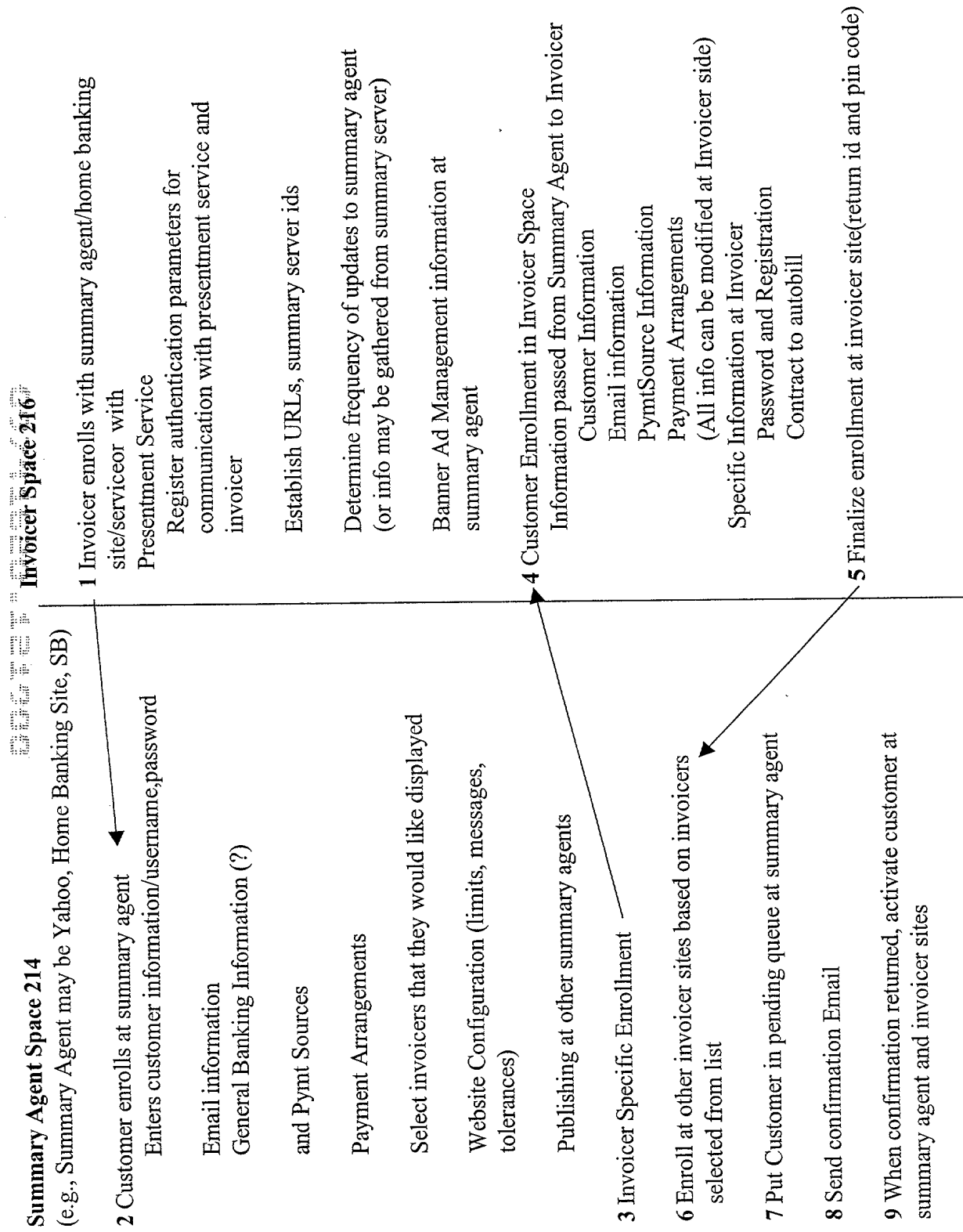


Figure 104

Summary Agent Space (e.g. Summary Agent may be Yahoo, Home Banking Site, SB) 214

Invoice Space 216

1 Invoicing is performed and detail invoice is placed on Detail Invoice server

2 Summary information is copied from detail invoice server to summary server (invoice amount, pymt arrangements, pymt status)

3 Summary data is retrieved from each summary server at the invoicer. The following information is retrieved from the invoicer site:

Invoice Amount

Payment Arrangements

Pymt Status

Summary Agent Website

URL

Summary Agent Server

Authentication to summary agent

Summary Agent Website

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Summary Agent Server

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Summary Server

Detail Invoice

4 Customer utilizes dynamic inbox to view bill information.

5 When customer views detail information about each invoicer, he is linked to detail invoice and authentication

Authentication to invoicer

Pmt arrangements and sources

May be published to

Authentication to invoicer multiple invoicers

Authentication to invoicer

6 Changes may be made to pmt arrangement through summary agent (thick portal only). Changes need to be passed out to invoice server.

7

Summary Agent Website

URI

Summary Agent Server

Authentication to Summary
Agent Server

Summary Server

Detail Invoice

Invoice #1

Summary Server

Detail Invoice

Invoice #2

Figure 105

Invoice Space 216

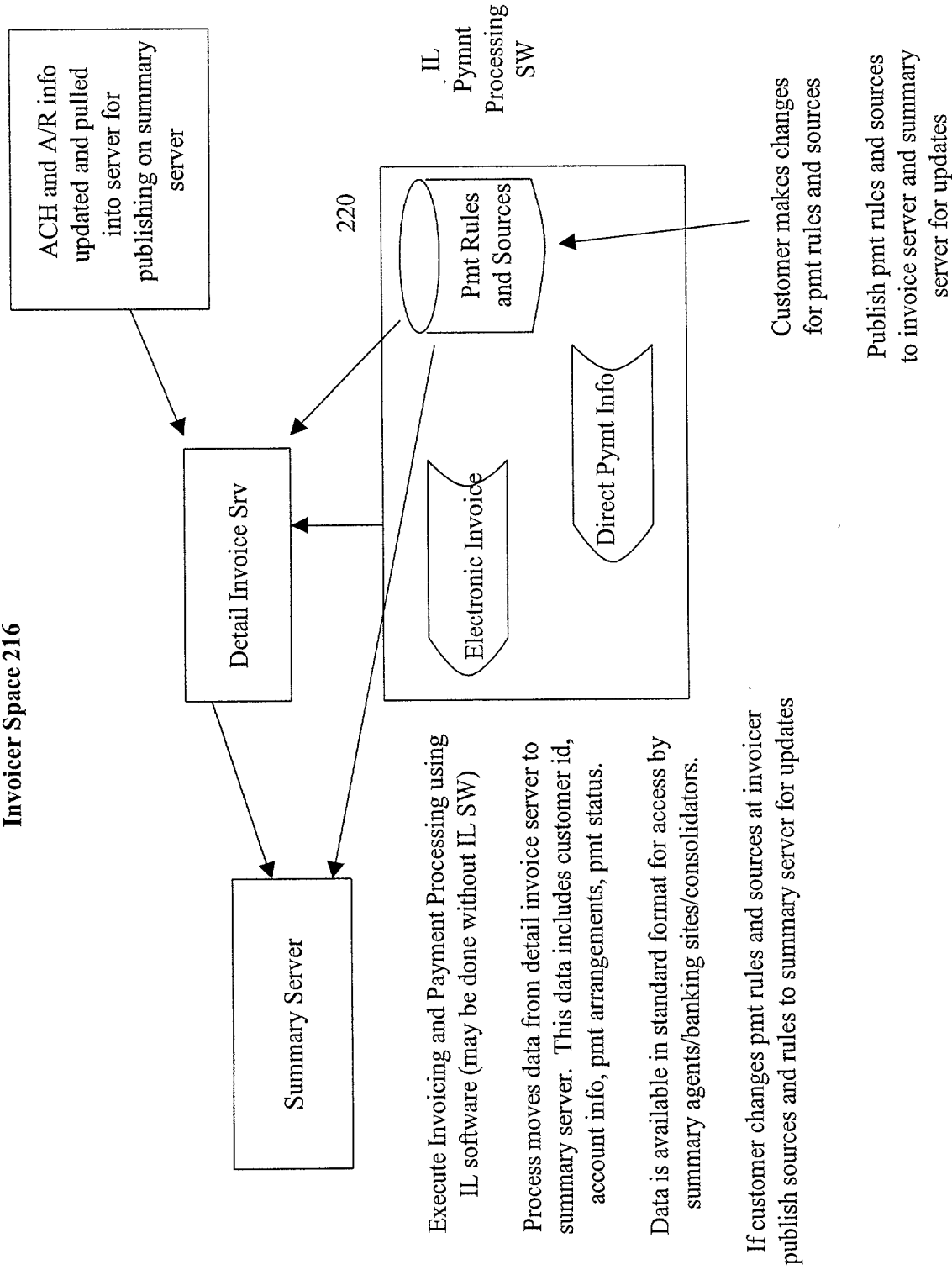


Figure 106

Summary Agent Space 214

(e.g., Summary Agent may be Yahoo, Home Banking Site, SB)

Customer Information

Id
Name, etc.
Summary Agent Password
Email
Status

Default Customer Payment Source Information
(Maybe Issue at Yahoo, but advantages at Bank)

Default Customer Payment Arrangements

Invoice Information for Summary Agent/Invoice Association
Authentication Parameters
General Info
URLs, Summary Servers

Invoicers to Display

Customer Id, Accounts, Invoice Id

Summary Billing Information

Customer Id, Accounts, Invoice Amt, Payments

Summary Agent Banner Information

Summary Agent Banner Metrics

Customer Profile

Invoice Space 216

Customer Information

Id
Name, etc
Invoice Password
Email
Status

Customer Contract Information

Customer Id
Contract Information

Payment Source Information as it relates to
Payment Arrangements

Payment Arrangements and Rules

Accounting Information and History

Summary Information

Server Identifications

Invoice Password and Authentication

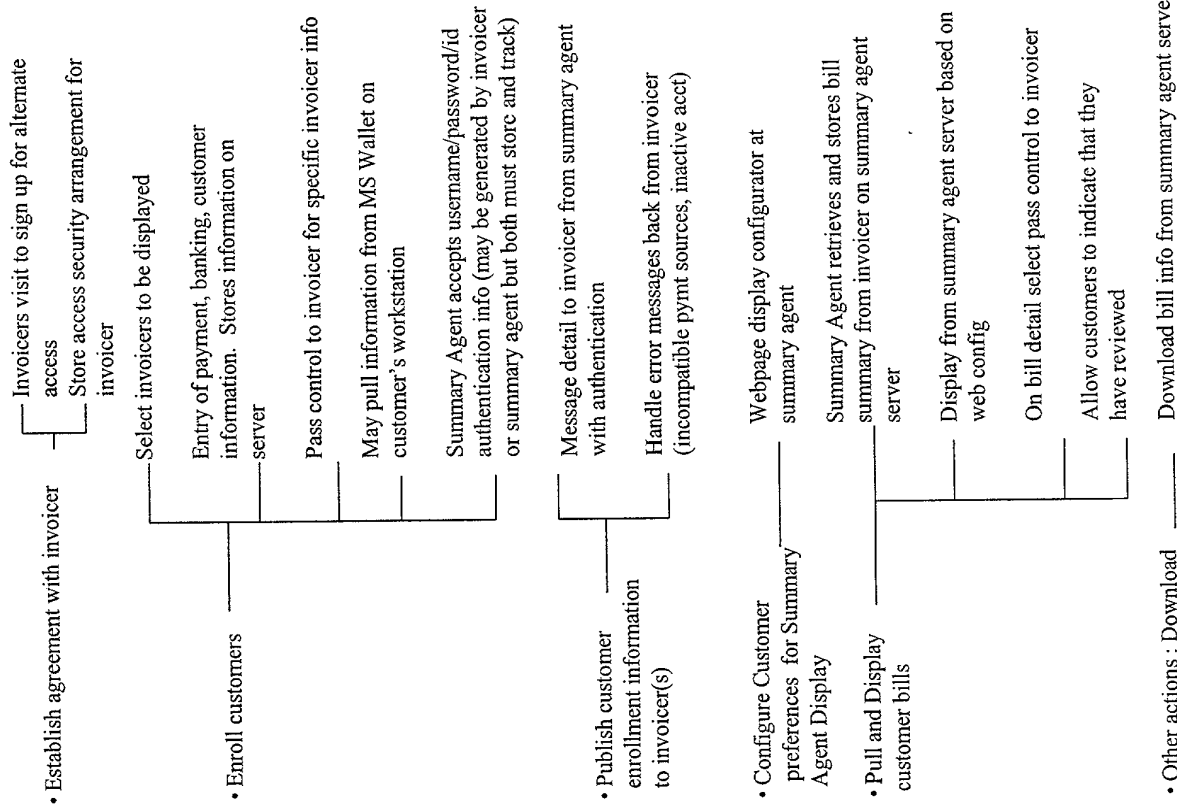
Summary Agent Parameters
General Summary Agent Info

Invoice Banner Information

Invoice Banner Metrics

Figure 107

Summary Agent 214



Invoicer 216

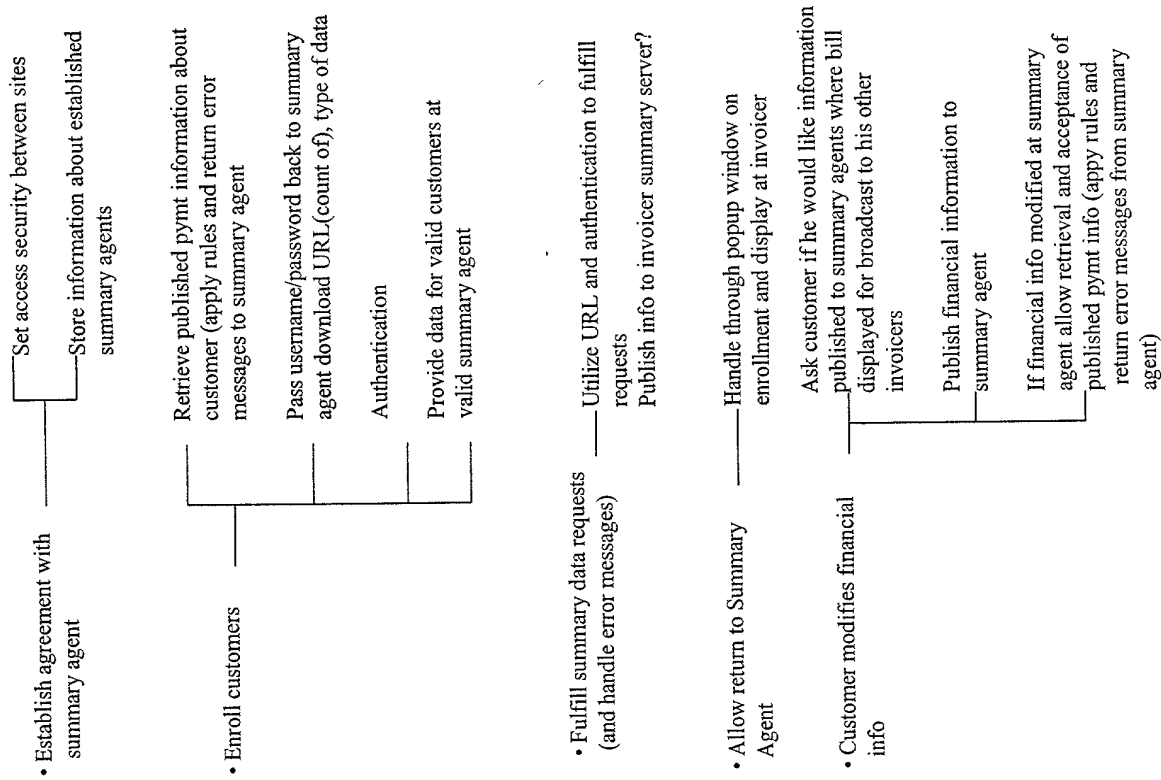


Figure 108

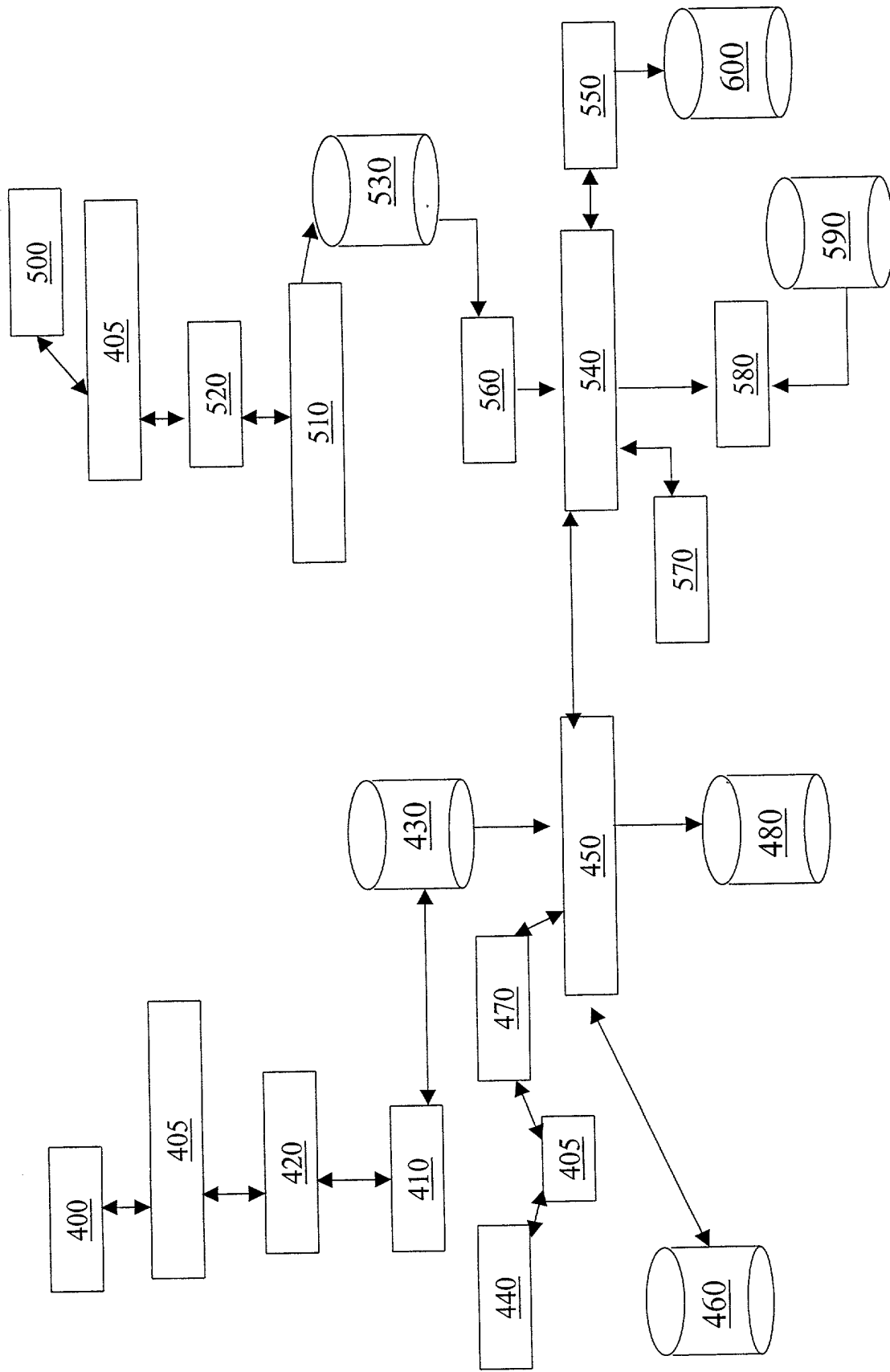


Figure 109

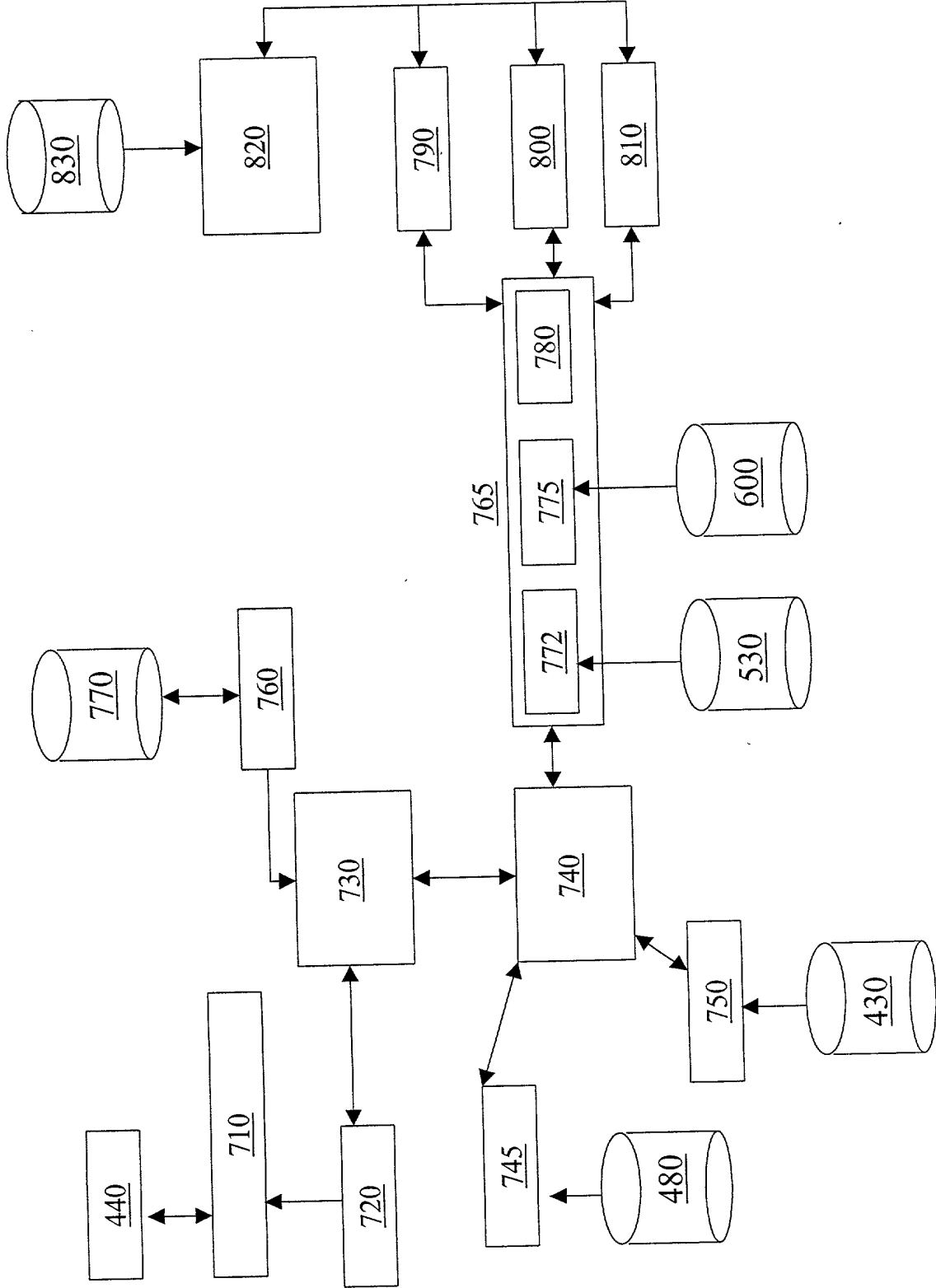


Figure 110

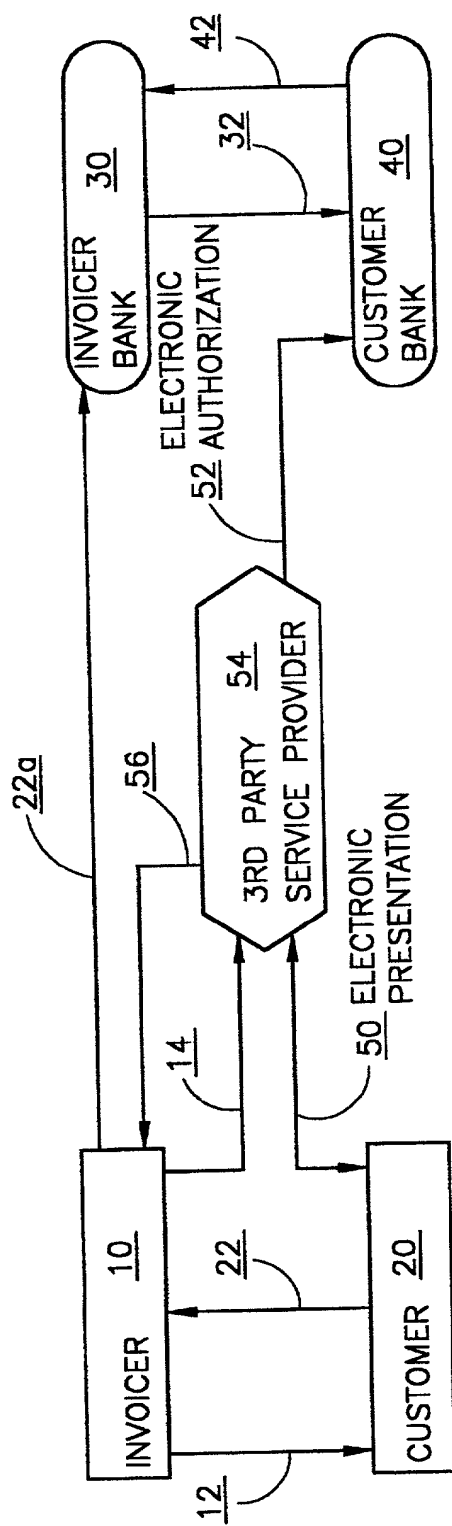


FIG. 111
(PRIOR ART)

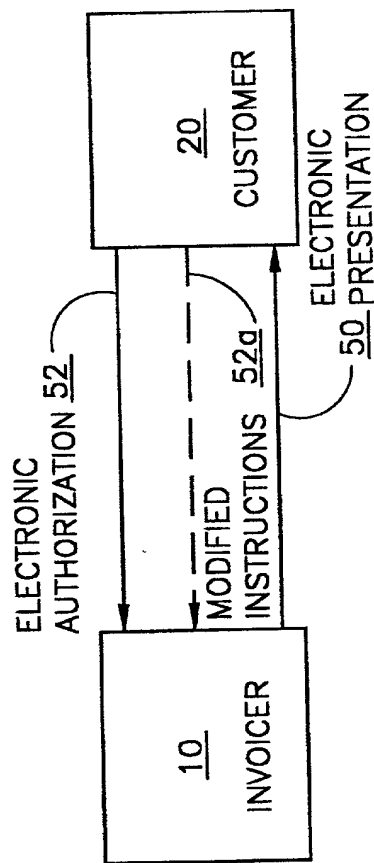


FIG. 112

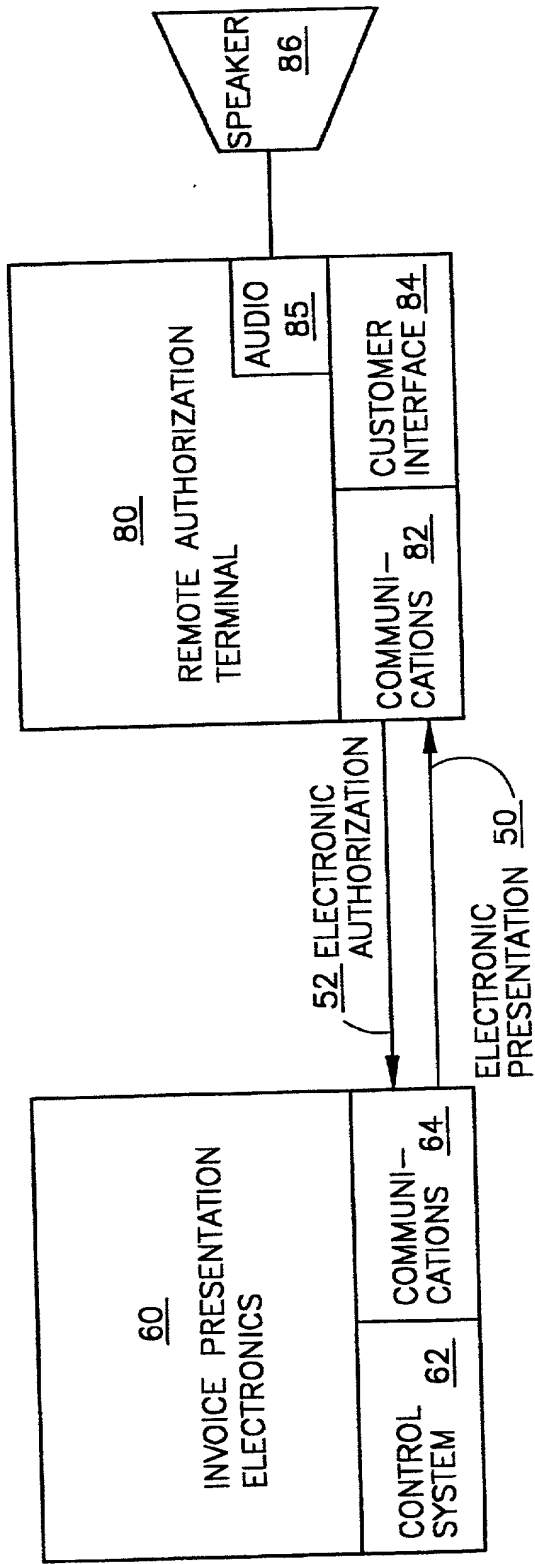


FIG. 113A

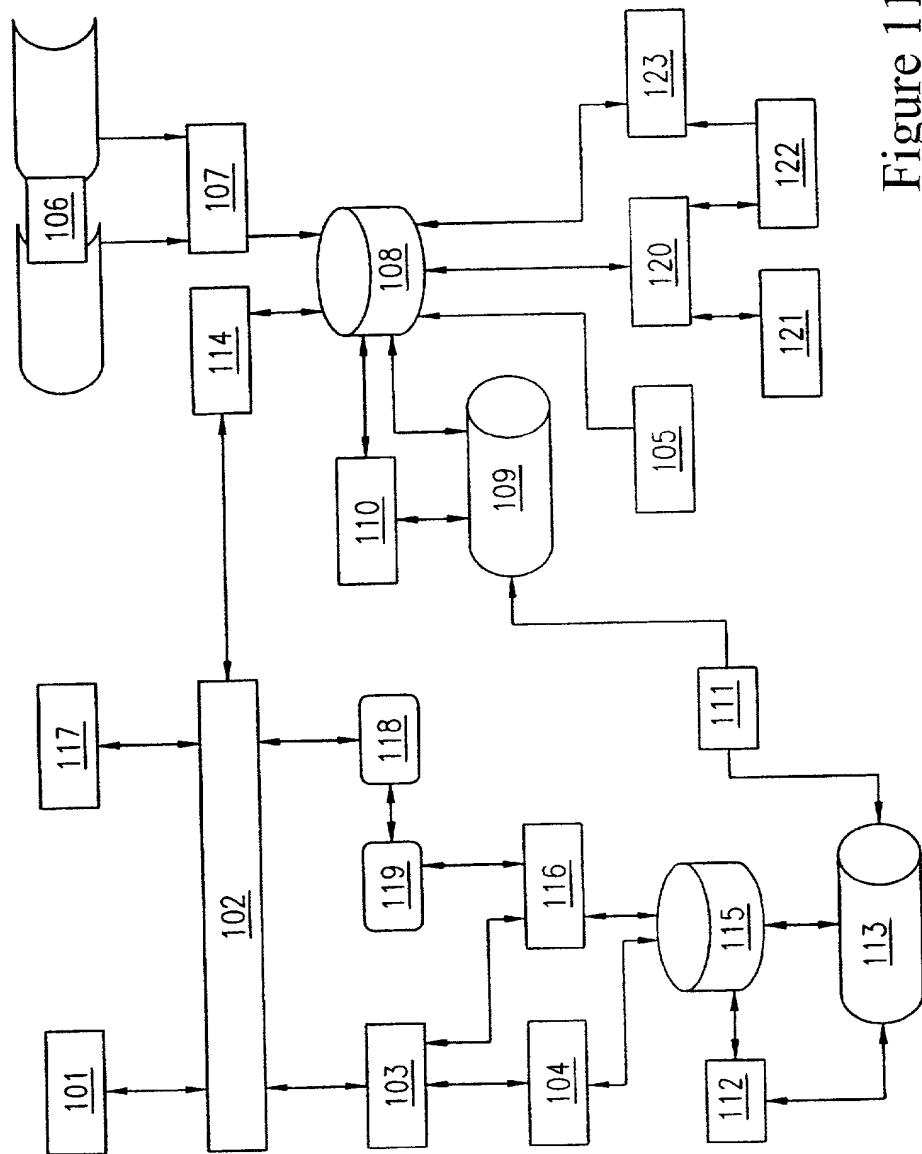


Figure 113B